

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: GALUSZKA, CAROL J.

§ Case No. 07-21107

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MICHAEL G. BERLAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn  
Chicago, IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 05/21/2010 in Courtroom 201, United States Courthouse, Will County Court Annex Building  
57 N. Ottawa Street, Suite 201  
Joliet, IL .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/13/2010

By: /s/ Michael G. Berland

Trustee

MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602  
(312) 855-1272

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In re: GALUSZKA, CAROL J.

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 20,019.74  
and approved disbursements of \$ 4,434.64  
leaving a balance on hand of <sup>L</sup> \$ 15,585.10

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee <u>MICHAEL G. BERLAND</u>	\$ <u>2,751.78</u>	\$ _____
Attorney for trustee _____	\$ _____	\$ _____
Appraiser _____	\$ _____	\$ _____
Auctioneer _____	\$ _____	\$ _____
Accountant _____	\$ _____	\$ _____
Special Attorney for trustee _____	\$ _____	\$ _____
Charges, <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
Fees, <u>United States Trustee</u>	\$ _____	\$ _____
Other _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 48,449.96 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 26.5 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>CHASE BANK USA</u>	\$ <u>25,171.47</u>	\$ <u>6,666.65</u>
<u>2</u>	<u>CHASE BANK USA</u>	\$ <u>14,834.02</u>	\$ <u>3,928.78</u>
<u>3</u>	<u>US Bank/Retail Payment Solutions</u>	\$ <u>8,444.47</u>	\$ <u>2,236.51</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 171,841.16 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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<u>4</u>	American Express Bank FSB c/o Beckett & Lee	\$ <u>20,654.35</u>	\$ <u>0.00</u>
<u>5</u>	American Express Bank FSB c/o Beckett & Lee	\$ <u>150,616.36</u>	\$ <u>0.00</u>
<u>6</u>	HSBC Bank Nevada, N.A. (Menards) %eCast Settlement Coporation	\$ <u>570.45</u>	\$ <u>0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/MICHAEL G. BERLAND

Michael G Berland

MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602  
(312) 855-1272

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.